

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

[n re:)	
)	Case No. 22-43617-169
KAJAL TAYLOR <i>aka</i> KAJAL PATEL)	
)	Chapter 13
Debtor.)	
)	Hearing Date: October 24, 2023
<hr/> PENNYMAC LOAN SERVICES, LLC)	Hearing Time: 10:00 am
)	Objection Deadline: October 2, 2023
Movant,)	
)	

Notice of Hearing and Notice of Default

WARNING: THIS NOTICE SEEKS AN ORDER THAT MAY ADVERSELY AFFECT YOU. IF YOU OPPOSE THE NOTICE, YOU SHOULD IMMEDIATELY CONTACT THE MOVING PARTY TO RESOLVE THE DISPUTE. IF YOU AND THE MOVING PARTY CANNOT AGREE, YOU MUST FILE A RESPONSE AND SEND A COPY TO THE MOVING PARTY. YOU MUST FILE AND SERVE YOUR RESPONSE BY OCTOBER 2, 2023. YOUR RESPONSE MUST STATE WHY THE NOTICE SHOULD NOT BE GRANTED. IF YOU DO NOT FILE A TIMELY RESPONSE, THE RELIEF MAY BE GRANTED WITHOUT FURTHER NOTICE TO YOU.

IF YOU OPPOSE THE NOTICE AND HAVE NOT REACHED AN AGREEMENT, YOU MUST ATTEND THE HEARING. THE DATE IS SET OUT ABOVE. UNLESS THE PARTIES AGREE OTHERWISE, THE COURT MAY CONSIDER EVIDENCE AT THE HEARING AND MAY DECIDE THE NOTICE AT THE HEARING.

REPRESENTED PARTIES SHOULD ACT THROUGH THEIR ATTORNEYS. THE HEARING WILL BE HELD ON THE DATE AND TIME ABOVE BEFORE THE HONORABLE JUDGE BONNIE L. CLAIR, IN THE UNITED STATES BANKRUPTCY COURT, EASTERN DISTRICT OF MISSOURI, THOMAS F. EAGLETON US COURTHOUSE, 111 S. TENTH STREET, 7TH FLOOR, SOUTH COURTROOM, ST. LOUIS, MO 63102.

COMES NOW, PennyMac Loan Services, LLC and for its Notice of Default states as follows:

1. In resolution of PennyMac Loan Services' Motion for Relief from the Automatic Stay in regard to realty owned by the Debtor, an Order was entered on or about July 5, 2023.
2. Pursuant to the Order, Debtor agreed to make monthly post-petition payments as they

became due beginning July 1, 2023 to the address provided by Movant, or its successors and assigns in the monthly mortgage statement. The stipulation also provided that Debtor was to make six additional stipulation payments starting June 15, 2023.

3. It was further stipulated that in the event the Debtor failed to perform in making these payments, Movant was required to provide notice under the terms of the Order. Thereafter, Movant would be entitled to an Order from the Court granting relief from the automatic stay allowing Movant to exercise all of its rights and remedies under the Promissory Note, Deed of Trust, or as may otherwise be provided for by state and non-bankruptcy law.

4. The Order filed in resolution of Movant's motion has been breached by the Debtor. As of September 15, 2023, a delinquency in the amount of \$5,406.04 exists under the terms of the Order. A breakdown of the delinquency is as follows:

3 monthly payments (7/2023-9/2023) @ \$976.85 each	\$	2,930.55
3 stipulation payments (7/15/2023-9/15/2023) @ \$791.83 each	\$	2,375.49
NOD Attorney Costs	\$	100.00*
Less Suspense	-\$	0.00
Total	\$	5,406.04

*Additional attorney fees will be assessed for any hearing related to the Notice of Default.

The address to which payments can be made for Movant is:

PennyMac Loan Services, LLC
P.O. Box 660929
Dallas, TX 75266-0929

Wherefore, pursuant to the Order, Movant hereby gives notice that in the event a valid defense is not set forth or funds tendered sufficient to cure the delinquency identified above along with all amounts that have come due under the terms of the Promissory Note, Deed of Trust, and/or Order of the Court within fourteen (14) days of the date given below, Movant, or its successors and assigns will herewith be proceeding with foreclosure in order to pursue its rights and remedies under state and non-bankruptcy law in connection with the subject Promissory Note and/or Deed of Trust. Movant will request this Court issue an Order granting relief from the automatic stay to Movant for such purposes.

Respectfully submitted,
ARMSTRONG TEASDALE LLP

/s/Melinda J. Maune

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ATTORNEYS FOR MOVANT

Certificate of Service

I certify that a true and correct copy of the foregoing document was filed electronically on the 18th day of September, 2023 with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to the parties listed below on the 18th day of September, 2023.

Kajal Taylor
13034 Spanish Pond Road
Saint Louis, MO 63138

/s/Melinda J. Maune

Melinda J. Maune, Attorney for Creditor